

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION**

In re: PATRICK JAMES CLAY	§	Case No. 1:17-bk-04688
	§	
	§	
Debtor(s)	§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/13/2017.
- 2) The plan was confirmed on 06/14/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 10/24/2022.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$61,330.00.
- 10) Amount of unsecured claims discharged without full payment: \$62,485.45.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 15,000.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 15,000.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,630.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,087.25	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,717.25</b>
Attorney fees paid and disclosed by debtor(s):	\$ 370.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CHARLES J HARTWELL ESQUIRE	Lgl	0.00	NA	NA	3,630.00	0.00
DISCOVER	Uns	9,581.00	9,468.58	9,468.58	1,913.06	0.00
FIRST NATIONAL BANK OF OMAHA	Uns	4,721.00	4,601.55	4,601.55	929.71	0.00
SUN EAST FCU	Sec	3,634.00	7,246.78	3,333.53	0.00	0.00
SUN EAST FCU	Uns	3,213.00	3,913.25	3,913.25	790.65	0.00
BECKET & LEE	Uns	897.00	897.00	897.00	181.23	0.00
SANTANDER BANK	Sec	11,908.00	11,966.11	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	4,174.00	4,200.51	4,200.51	848.68	0.00
PORTFOLIO RECOVERY	Uns	2,350.00	2,627.62	2,627.62	530.89	0.00
PORTFOLIO RECOVERY	Uns	3,188.00	3,141.89	3,141.89	634.80	0.00
NATIONSTAR MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	743.00	729.91	729.91	147.47	0.00
MIDLAND CREDIT MGMT;	Uns	1,819.00	1,799.38	1,799.38	363.55	0.00
US BANK NATIONAL ASSOCIATION	Uns	4,240.00	4,236.86	4,236.86	856.03	0.00
QUANTUM3 GROUP, LLC	Uns	946.00	946.13	946.13	191.15	0.00
RESURGENT CAPITAL SERVICES	Uns	3,551.00	4,342.27	4,342.27	877.33	0.00
RESURGENT CAPITAL SERVICES	Uns	2,520.00	2,520.17	2,520.17	509.18	0.00
RESURGENT CAPITAL SERVICES	Uns	2,208.00	2,138.87	2,138.87	432.14	0.00

UST Form 101-13-FR-S (9/1/2009)

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
RESURGENT CAPITAL SERVICES	Uns	1,654.00	1,654.83	1,654.83	334.35	0.00
RESURGENT CAPITAL SERVICES	Uns	1,940.00	1,910.94	1,910.94	386.08	0.00
NATIONSTAR MORTGAGE	Sec	43,225.00	42,776.54	356.45	356.45	0.00
BANK OF AMERICA	Uns	3,414.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	2,885.00	NA	NA	0.00	0.00
CHASE CARD	Uns	1,538.00	NA	NA	0.00	0.00
CITI	Uns	2,402.00	NA	NA	0.00	0.00
CITI	Uns	1,839.00	NA	NA	0.00	0.00
MORRIS AND VEDDER	Uns	1,369.99	NA	NA	0.00	0.00
NATIONWIDE BANK	Uns	2,698.00	NA	NA	0.00	0.00
SANTANDER BANK, NA	Uns	4,107.00	NA	NA	0.00	0.00
TD BANK USA/TARGET CARD	Uns	3,029.00	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 356.45	\$ 356.45	\$ 0.00
Debt Secured by Vehicle	\$ 3,333.53	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 3,689.98	\$ 356.45	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 49,129.76	\$ 9,926.30	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 4,717.25	
Disbursements to Creditors	\$ 10,282.75	
<b>TOTAL DISBURSEMENTS:</b>		\$ 15,000.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/10/2023

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)